

Application No.: 09/204,390

Attorney Docket No.: 72167.000061

Amendments to the Claims:**Please amend the claims as set forth below:**

1. **(Currently amended)** A method for processing transaction data using a processing system, the method comprising:
 - receiving transaction data, the transaction data containing account numbers;
 - identifying non-issuer account numbers, in the transaction data, which represent accounts not issued by an issuer using the processing system, the identifying being performed using a scrubbing process in which transaction data with accounts issued by an issuer is eliminated;
 - performing a matching process on the identified non-issuer account numbers including:
 - identifying ~~a~~ an identified consumer associated with each of ~~at least one of~~ the identified non-issuer account numbers;
 - determining if the identified consumer is a customer of the issuer, including determining (1) that some of the identified consumers are customers of the issuer, and (2) that some of the identified consumers are not customers of the issuer; and
 - if the identified consumer is a customer of the issuer, then linking the non-issuer account number of the customer with the issuer account number of the customer, so as to provide the issuer account number of the customer appended to the non-issuer account number; and
 - if the identified consumer is not a customer of the issuer, then discarding the non-issuer account number associated with such consumer; and
 - outputting results from the matching process, the results including the issuer account number of the customer appended to the non-issuer account number.

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2. **(Currently amended)** A method as recited in claim 1, wherein the matching ~~step~~ process is performed by a credit bureau, and the identifying non-issuer account numbers which represent accounts not issued by an issuer is performed by the issuer.

3. **(Original)** A method as recited in claim 1, further comprising the step of maintaining a database containing issuer account numbers representing issuer accounts of customers of an issuer, and containing customer non-issuer account numbers representing non-issuer accounts of the customers.

4. **(Previously presented)** A method as recited in claim 3, further comprising the step of:

adding non-issuer account numbers, which were matched to an issuer account number, to the database as customer non-issuer account numbers.

5. **(Original)** A method as recited in claim 3 wherein the database further contains historical transaction data representing previous transactions performed by the customer using a non-issuer account, the method further comprising the step of:

updating the historical transaction data in the database by adding received transaction data which contains matched non-issuer account numbers.

6. **(Original)** A method as recited in claim 3, further comprising the step of performing queries on the database.

7. **(Original)** A method as recited in claim 6, further comprising determining the use of the non-issuer account by the customer in response to a result of the query.

8. **(Original)** A method as recited in claim 7, further comprising marketing services of the issuer to the customer in response to the determined use by the customer.

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9. **(Currently amended)** A method as recited in claim 1, wherein the identifying non-issuer account numbers which represent accounts not issued by an issuer includes eliminating transaction data containing account numbers issued by the ~~user~~issuer; and the method further including eliminating transaction data which contains data representing duplicate non-issuer account numbers.

10. **(Currently amended)** A method for processing transaction data using a processing system, the method comprising:

receiving ~~new~~-transaction data, the ~~new~~-transaction data representing ~~new~~-credit transactions and comprising records containing ~~at least~~-account numbers of accounts which initiated the ~~new~~-credit transactions;

eliminating ~~new~~-transaction data, using a scrubbing process, based on a determination that ~~new~~-transaction data contains issuer account numbers, the issuer account numbers representing issuer accounts of customers of an issuer, the eliminating performed using the processing system;

generating a list of account numbers contained in the ~~new~~-transaction data which are not issuer account numbers;

determining, by working with a credit bureau, that (1) some of the account numbers in the list of account numbers belong to customers of the issuer, such account numbers constituting matched non-issuer account numbers, and (2) some of the account numbers in the list of account numbers do not belong to customers of the issuer;

identifying account numbers in the list which represent accounts owned by the customers of the issuer, such account numbers being denoted as matched non-issuer account numbers, the

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~~identifying account numbers in the list being based on and including performing a determination of whether the account numbers in the list belong to customers of the issuer; and~~
~~—~~ associating, by customer, the matched non-issuer account numbers with issuer account numbers to constitute a result; and
outputting the result.

11. (Original) A method as recited in claim 10, further comprising the step of maintaining a database containing issuer account numbers, and containing customer non-issuer account numbers representing non-issuer accounts of the customers.

12. (Original) A method as recited in claim 11, further comprising the step of:
adding the associated non-issuer account numbers to the database as customer non-issuer account numbers.

13. (Currently amended) A method as recited in claim 11 wherein the database further contains historical transaction data representing previous credit transactions performed by the customer using a non-issuer account, the method further comprising the step of:

updating the historical transaction data in the database by adding ~~new~~ transaction data which contains the associated non-issuer account numbers.

14. (Original) A method as recited in claim 11, further comprising the step of performing queries on the database.

15. (Original) A method as recited in claim 14, further comprising determining use of the non-issuer account by the customer in response to a result of the query.

16. (Original) A method as recited in claim 15, further comprising marketing services of the issuer to the customer in response to the determined use by the customer.

17. (Original) A method as recited in claim 10, further comprising the step of:

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eliminating duplicate account numbers.

18. **(Currently amended)** A method for processing transaction data using a processing system, the method comprising:

maintaining a database using the processing system, the database containing (1) issuer account numbers representing issuer accounts of customers of an issuer, containing (2) non-issuer account numbers representing non-issuer accounts of the customers of the issuer, and containing (3) historical transaction data associated with non-issuer accounts of non-customers of the issuer;

receiving ~~new~~ transaction data, the ~~new~~ transaction data representing ~~new~~ credit transactions and comprising records containing at least account numbers of accounts which initiated the ~~new~~ credit transactions;

eliminating ~~new~~ transaction data containing issuer account numbers by comparing the ~~new~~ transaction data to the issuer account numbers maintained in the database using the processing system;

updating the historical transaction data maintained in the database by adding ~~new~~ transaction data containing previously identified non-issuer account numbers;

generating a list of account numbers contained in the ~~new~~ transaction data which are not issuer account numbers and which are not previously identified non-issuer account numbers;

identifying new non-issuer account numbers contained in the list by:

determining ~~if that~~ (1) some the account numbers on the list belong to customers of the issuer, and (2) some account numbers on the list do not belong to customers of the issuer;

and

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if the ~~if the~~ account numbers on the list do belong to customers of the issuer, then
~~such denoting such account numbers as the~~ constituting new non-issuer account numbers;

associating the new non-issuer account numbers with issuer account numbers;

adding the new non-issuer account numbers to the database; and

updating the historical transaction data in the database by adding the ~~new~~ transaction data
containing the new non-issuer account numbers.

19. (Original) A method as recited in claim 18, further comprising the step of
performing queries on the database.

20. (Original) A method as recited in claim 19, further comprising determining use of
the non-issuer account by the customer in response to a result of the query.

21. (Original) A method as recited in claim 20, further comprising marketing
services of the issuer to the customer in response to the determined use by the customer.

22. (Previously presented) A method as recited in claim 1, wherein identifying non-
issuer account numbers which represent accounts not issued by an issuer includes generating a
file containing the non-issuer account numbers;

the method including forwarding the file from the issuer to a credit bureau; and

wherein the outputting results from the matching process includes the credit bureau
forwarding the results from the credit bureau to the issuer.

23. (Previously presented) A method as recited in claim 1, wherein generating the
file containing the non-issuer account numbers includes dropping transaction data that relates to
an account issued by the issuer.

24. (Previously presented) A method as recited in claim 1, wherein determining if
the identified consumer is a customer of the issuer includes:

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determining if the identified consumer has an issuer account number associated with an issuer account, which was issued by the issuer.

25. (New) A method as recited in claim 1, wherein the matching process is performed using a credit bureau.

26. (New) A method for processing transaction data using a processing system, the method comprising:

receiving transaction data, the transaction data containing account numbers;

identifying non-issuer account numbers, in the transaction data, which represent accounts not issued by an issuer using the processing system, the identifying being performed using a scrubbing process in which transaction data with accounts issued by an issuer is eliminated, the scrubbing process resulting in a file of transaction records of non-issuer accounts for which no knowledge is available prior to performing a matching process;

performing the matching process on the identified non-issuer account numbers including:

identifying an identified consumer associated with each of the identified non-issuer account numbers;

determining if the identified consumer is a customer of the issuer, including determining (1) that some of the identified consumers are customers of the issuer, and (2) that some of the identified consumers are not customers of the issuer; and

if the identified consumer is a customer of the issuer, then linking the non-issuer account number of the customer with the issuer account number of the customer, so as to provide the issuer account number of the customer appended to the non-issuer account number; and

if the identified consumer is not a customer of the issuer, then discarding the non-issuer account number associated with such consumer; and

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outputting results from the matching process, the results including the issuer account number of the customer appended to the non-issuer account number; and

further comprising maintaining a database containing issuer account numbers representing issuer accounts of customers of an issuer, and containing customer non-issuer account numbers representing non-issuer accounts of the customers; and

the identifying non-issuer account numbers which represent accounts not issued by an issuer includes eliminating transaction data containing account numbers issued by the issuer; and the method further including eliminating transaction data which contains data representing duplicate non-issuer account numbers; and

wherein the matching process is performed by a credit bureau, the credit bureau generating a file appending the non-issuer account number of the customer with the issuer account number of the customer, and the identifying non-issuer account numbers which represent accounts not issued by an issuer is performed by the issuer.
